

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

IN RE: § **CASE NO. 18-36197**
§
KENNETH RICHARD KIBODEAUX § **CHAPTER 13**
DEBTOR(S) §

OBJECTION TO CONFIRMATION OF CHAPTER 13 PLAN

TO THE HONORABLE UNITED STATES BANKRUPTCY JUDGE:

Comes now Wells Fargo Bank, N.A. (hereinafter "WF"), a secured creditor in the above-entitled and numbered case, filing this Objection to Confirmation of Chapter 13 Plan, and in support hereof represents:

1. The above-styled Debtor(s) filed a voluntary petition under Chapter 13 of Title 11, United States Bankruptcy Code, on November 5, 2018.
2. Debtor(s) is indebted to WF pursuant to a promissory note secured by a recorded instrument granting a security interest in the real property with the address of 3906 Leanatt Way Ct, Pearland, Texas 77584 (the "Property").
3. The Property is the Debtor(s)' principal residence.
4. The total debt due and owing to WF as of the date of filing was approximately \$146,041.80, with pre-petition arrearage of approximately \$21,836.92 (the "Claim").
5. Debtor(s) Chapter 13 Plan (the "Plan") as proposed provides only \$18,500.00 to satisfy the pre-petition arrearage portion of the Claim.
6. WF objects to confirmation of the Plan because:
 - a. it does not comply with Section 1322(b)(2) because it understates the amount of the Claim, including, but not limited to pre-petition arrears and the total debt due and owing as of the date of filing.

WHEREFORE, PREMISES CONSIDERED, WF prays that this Court deny confirmation of the Plan, and grant it such other and further relief at law and in equity as is just.

Respectfully submitted,
Bonial & Associates, P.C.

/s/ Chandra D. Pryor
Shelly K. Terrill / TXBN 00794788
Braden P. Barnes / TXBN 24059423
Chandra D. Pryor / CABN 320903
Attorneys and Counselors
14841 Dallas Parkway, Suite 425
Dallas, Texas 75254
(972) 643-6600
(972) 643-6698 (Telecopier)
E-mail: BkcyAttorneys@BonialPC.com
Attorney for Wells Fargo Bank, N.A.

CERTIFICATE OF SERVICE

I hereby certify that a true and correct copy of the foregoing document has been served upon the following parties in interest either via pre-paid regular U.S. Mail or via electronic notification on or before the 12th day of December 2018:

Debtor *Via U.S. Mail*

Kenneth Richard Kibodeaux
3906 Lennett Way Court
Pearland, TX 77584-5962

Debtor's Attorney

Susan Tran
Corral Tran Singh LLP
1010 Lamar St Ste 1160
Houston, TX 77002-1349

Chapter 13 Trustee

David G. Peake
9660 Hillcroft, Suite 430
Houston, Texas 77096-3856

US Trustee

Office of the U.S. Trustee
515 Rusk Ave., Ste. 3516
Houston, Texas 77002

18-36197

/s/ Chandra D. Pryor
Shelly K. Terrill
Braden P. Barnes
Chandra D. Pryor